

Information to identify the case:

Debtor 1	Candice E. Gordon	Social Security number or ITIN xxx-xx-3019
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 20-13261-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Candice E. Gordon

6/19/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Candice E. Gordon
 Debtor

Case No. 20-13261-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 23

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db	+Candice E. Gordon, 179 Pennsbury Lane, Woodbury, NJ 08096-5149
518734978	+ARS, 1643 NW 136th Ave., Bldg H, Ste 100, Fort Lauderdale, FL 33323-2857
518734977	Aqua New Jersey, Inc., 762 W Lancaster Avenue, Bryn Mawr, PA 19010-3489
518751834	Citibank, N.A., as Trustee for CMLTI Asset Trust, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
518734981	+Emerg Phy Assoc of S.Jersey, PC, 6681 Country Club Drive, Minneapolis, MN 55427-4601
518734982	Fay Servicing, PO Box 3644, Springfield, OH 45501-3644
518734983	+Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
518734984	+HESAA, PO Box 548, Trenton, NJ 08625-0548
518734985	NJ Housing and Mortgage Finance Agency, 637 S. Clinton Avenue, PO Box 18550, Trenton, NJ 08650-2085
518734988	+South Jersey Endodontics, PA, 292 Hurffville-Grenloch Road, Ste. 200, Sewell, NJ 08080-2656
518734989	South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
518734990	+Township of Gloucester, 1261 Chews Landing-Clementon Rd, PO Box 8, Blackwood, NJ 08012-0008
518734991	Trojan Professional Services, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549
518749395	+US BK Cust for PC7 Firsttrust, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381
518736689	+William J. Leighton, Jr., 179 Pennsbury Lane, Woodbury, NJ 08096-5149

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518734979	E-mail/Text: bankruptcy@pepcholdings.com Jun 20 2020 02:19:41 Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
518734980	EDI: WFNNB.COM Jun 20 2020 05:18:00 Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518734986	+E-mail/Text: bankruptcy@pseg.com Jun 20 2020 02:18:46 PSE&G, ATTN: Bankruptcy Dept, PO Box 490, Cranford, NJ 07016-0490
518734987	EDI: DRIV.COM Jun 20 2020 05:18:00 Santander Consumer USA, 8585 N Stemmons Fwy Ste 1100, Dallas, TX 75247-3836
518738007	+EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518734992	EDI: ECMC.COM Jun 20 2020 05:18:00 US Department of Education, Direct Loan Servicing Center, PO Box 5609, Greenville, TX 75403-5609

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com,
 NJ43@ecfcbs.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com
 Denise E. Carlon on behalf of Creditor Citibank, N.A., as Trustee for CMLTI Asset Trust
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Linda S. Fossi on behalf of Creditor US BK Cust for PC7 Firsttrust lfossi@zeitzlawfirm.com,
 gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jun 19, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rex J. Roldan on behalf of Debtor Candice E. Gordon roldanlaw@comcast.net, roldanlaw1@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5